

From: Michael Webb <mweb@swbell.net> on 09/13/2004 08:56:23 PM

Subject: Study on Credit Bureaus Handling of Disputes

Lenders are not acknowledging our disputes at all. They continue tacking on late charges and fees monthly even though the process guarantees that payments need not be made while in dispute. This thoroughly snarls things up. The balances then don't match up with what you are reporting.

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